Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
į	Write the name that is on your government-issued picture identification (for example,	Randle First name E	Charisse First name
,	your driver's license or passport).	Middle name	Middle name
j	Bring your picture identification to your meeting with the trustee.	Martin Last name	Martin Last name
'	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
ŀ	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
,	Only the last 4 digits of your Social Security	xxx - xx - <u>1998</u>	XXX - XX - <u>3287</u>
ı	number or lederal Individual Taxpayer Identification number	OR	OR
'	idenuncation number	9xx - xx	9xx - xx

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Document Martin Ε Randle Debtor 1 Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN	
5.	Where you live	71 E. 87th St. Number Street	If Debtor 2 lives at a different address:  Number Street	
		Chicago IL 60619 City State ZIP Code  COOK County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street  P.O. Box  City State ZIP Code	Number Street  P.O. Box  City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	

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Document Martin Ε Randle Debtor 1 Case Number (if known) \_

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form ter 7 ter 11 ter 12			quired by 11 U.S.C. § 342(b) fo age 1 and check the appropriate	
8.	How you will pay the fee	<ul> <li>I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).</li> <li>I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>				ing the fee corney is card or check  ach the m 103A).  filling for Chapter 7. nly if your income is d you are unable to oplication to Have the	
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District IInbke  District None  District		When When When	10/25/2011	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		When	Relationship to you Case Number, if  MM / DD / YYYY  Relationship to you Case Number, if  MM / DD / YYYY	known
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  No. Go to	line 12.		nt against you and do you want viction Judgment Against You (F	

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Debtor	1 Randle	E	Martin Case Number (if known)	
	First Name	Middle Name	Last Name	
Part	3: Report About Any Busi	nesses You Ow	n as a Sole Proprietor	
	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4.  Name and location of business	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as			Name of business, if any	
 	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street	
			City State Zip Code	
			Check the appropriate box to describe your business:	
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))	
			Commodity Broker (as defined in 11 U.S.C. § 101(6))	
			□ None of the above	
; ;	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No.	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set ate deadlines. If you indicate that you are a small business debtor, you must attach your most recent sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these at do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
;	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is needed, why is it needed?	
i	that needs urgent repairs?		Where is the property?	

City

ZIP Code

State

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Debtor 1

Randle E

Ma

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability**. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Martin Page 6 of 60 Ε Randle Case Number (if known)

Middle Name

	16a. Are vour debts primari	lv consumer debts? Consumer debts are de	efined in 11 U.S.C. § 101(8)				
. What kind of debts you have?	40 , .	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
you nave:	No. Go to line 16b.  Yes. Go to line 17.						
	16b. <b>Are your debts primari</b>	ly business debts? Business debts are debt	s that you incurred to obtain				
		vestment or through the operation of the busine	ess or investment.				
	☐No. Go to line 16c. ☐Yes. Go to line 17.						
	16c. State the type of debts you	owe that are not consumer debts or business	debts.				
Are you filing under	No. I am not filing under	Chanter 7 Co to line 18					
Chapter 7?	_		aranarty is avaluded and				
Do you estimate that any exempt propert excluded and	at after administrative expen	pter 7. Do you estimate that after any exempt pases are paid that funds will be available to distri					
administrative expe	<b>–</b>						
are paid that funds available for distrib	will be —						
to unsecured credit							
How many creditors		1,000-5,000	<b>2</b> 5,001-50,000				
you estimate that you	ou ☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000				
	200-999	10,001-20,000	inore trail 100,000				
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your asset	<del>-</del>	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
How much do you	□ \$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your liabili	_ · · · /	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion				
	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion				
Sign Below							
r you	I have examined this petition, an correct.	d I declare under penalty of perjury that the info	ormation provided is true and				
		apter 7, I am aware that I may proceed, if eligibl understand the relief available under each cha	• • • •				
		I I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	·				
	I request relief in accordance wit	th the chapter of title 11, United States Code, sp	pecified in this petition.				
	_	ement, concealing property, or obtaining money It in fines up to \$250,000, or imprisonment for u and 3571.					
	/s/ Randle E Martin Signature of Debtor 1		Charisse Martin				
	00,000,000	16	00/00/0040				
	Executed on 06/23/20		uted on06/23/2016				

Debtor 1

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Debtor 1	Randle	E	Martin	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date:	06/24/2	016
Signature of Attorney for Debtor		MM / I	DD / YYYY	<u>'</u>
Lisa LaShawn Haley				
Printed name				_
Geraci Law L.L.C.				
Firm name				_
55 E. Monroe St., #3400				
Number Street				_
Number Offeet				
valliber Street				-
Chicago	IL	606	03	_
Chicago	ILState		603 IP Code	-
	State	Z	IP Code	- acilaw.com
Chicago	State	Z	IP Code	- acilaw.c <mark>o</mark> m

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Fill in this in	formation to identi	ify your case:	
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)
Case Number (If known)	ſ <u></u>		

# Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 25,200
1c. Copy line 63, Total of all property on Schedule A/B	\$ 25,200
Part 2:	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$34,150
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$26,377
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,701.36
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,200.38

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Randle Debtor 1 Martin Case Number (if known) \_ First Name Middle Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 4,857.34 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 20			tored 06/24/16 16:46:09 0 of 60	Desc Main
				0 01 00	
Debtor 1	Randle First Name	Middle Name	Martin  Last Name		
Debtor 2	Charisse	Middle Hallie	Martin		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the : _	NORTHERN Dist	rict of _ILLINOIS		
Case Number			(State)		Check if this is an
(If known)					amended filing
Official Fo	orm 106A/B				
Schedul	e A/B: Prope	rty			12/15
responsible for pages, write you	supplying correct infor ur name and case numb Describe Each Residence	mation. If more sp per (if known). Ans , Building, Land, or	ace is needed, attach a separate shee		- <del>-</del>
	-	_	your entries fro Part 1, including any	· -	\$0.00
					<b>\$</b> 0.00
Part 2:	Describe Your Vehicles				
O3. Cars, vans  No.  Yes.  N  Yes.	, trucks, tractors, sport  Describe lake: lodel: ear: pproximate Mileage: other information:		who has an interest in the proper Debtor 1 only Debtor 2 only At least one of the debtors and an  Check if this is community p instructions)	rty? Check one.  Do not deduct the amount of a Creditors Who  Current value entire propert nother	
M Y	lake: lodel: ear:	Chevrolet Trailblazer 2005	Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of	
A	pproximate Mileage:	155,000	At least one of the debtors and a		
	ther information:		Check if this is community p instructions)	roperty (see	7,450.00 <b>\$</b> 7,450.00

Official Form 106A/B Record # 712543 Schedule A/B: Property Page 1 of 7

10. Firearms

No.

Describe.....

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

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Document Page 11 of 60 Univer (if known) Doc 1 Desc Main Randle Debtor 1 **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes. Describe..... Dodge Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Durango Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2008 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 100,000 Approximate Mileage: At least one of the debtors and another 9,700.00 4,850.00 Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 16,175.00 you have attached for Part 2. Write that number here ----Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$2,000 2,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Describe..... \$500 Flat screen TV, computer, printer, music collection, cell phone 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00

0.00

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First Name

11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes Describe..... Everyday clothes, designer wear, shoes, accessories \$150 150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$500 Everyday jewelry, costume jewelry, engagement rings, wedding rings 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Yes. 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,150.00 for Part 3. Write that number here .....-**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: 25 00 Other financial account Green Dot Prepaid Debit 25.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Yes. Describe..... Type of account and Institution name: City of Chicago Pension plan Unknown

0.00

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Document
Last Name Case 16-20692 Doc 1 Randle Debtor 1

First Name

Middle Name

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Desc Main

22.	Your share		payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:	\$ 0.00
23.	Annuities (	A contract for a	periodic payment of money to you, either for life or for a number of years)	<u> </u>
	Yes.	Describe	Issuer name and description:	\$ 0.00
24.	26 U.S.C. §	an education I § 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1).	<u> </u>
	No. Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	s 0.00
25.	Trusts, equ	iitable or future	interests in property (other than anything listed in line 1), and rights or powers	<u> </u>
	Yes.	Describe		s 0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and other intellectual property	. •
		nternet domain na	mes, websites, proceeds from royalties and licensing agreements	
	No. Yes.	Describe		1
	_			\$ <u>0.0</u> 0
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$ <u>0.0</u> 0
Mo	ney or propo	erty owed to yo	u?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.	Tax refund No.	s owed to you		
	Yes.	Describe		\$ <u>0.0</u> 0
29.	Family sup	-		
	No. Yes.	Past due or lump s  Describe	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	1
	1 cs.	Describe		\$ <u> </u>
30.	Examples: I		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	No. Yes.	Describe		1
				\$ <u>0.0</u> 0
31.		<b>insurance polic</b> Health, disability, c	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	<b>3</b> ,	Company Name & Beneficiary:	
	Yes.	Describe	TEDM life in warmen	
			TERM life insurance \$0 Term Life with State Farm Insurance	
			Whole Life Insurance with State Farm \$1,000	\$1,000.00
32.	If you are th		at is due you from someone who has died  living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		s 0.00

33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue	
	No.	
	Yes. Describe	
34	. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
	No.	
	Yes. Describe	
25	. Any financial assets you did not already list	\$0.00
35.	No.	
	Yes. Describe	
		\$0.00
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. Write that number here	\$1,025.00
	Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	. Do you own or have any legal or equitable interest in any business-related property?  No.	
	Yes.	
		Current value of the
		portion you own?
		Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you already earned	
	No.	
	Yes. Describe	\$ 0.00
39.	. Office equipment, furnishings, and supplies	<u> </u>
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
	Yes. Describe	
		\$0.00
40.	. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.	
	Yes. Describe	
		\$0.00
41.	. Inventory	
	No.  Yes. Describe	
		\$0.00
42.	Interests in partnerships or joint ventures	
	No. Name of Entity and Percent of Ownership:  Yes. Describe	
		\$0.00
43.	Customer lists, mailing lists, or other compilations	
	No.  Yes. Describe	
	Tes. Describe	\$0.00
44.	Any business-related property you did not already list	
	No.	
	Yes. Describe	\$0.00
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
10	· · · · · · · · · · · · · · · · · · ·	

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Document Page 15 of 60 moder (if known) Case 16-20692 Doc 1 Desc Main Randle

Debtor 1 First Name Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... -->

Case 16-20692 Doc 1 Randle Debtor 1

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Document Page 16 of 60 umber (if known) Desc Main First Name Middle Name

Part 8: List the Totals of Each Part of this Form		1
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 16,175.00	
57. Part 3: Total personal and household items, line 15	\$ 3,150.00	
58. Part 4: Total financial assets, line 36	\$ 1,025.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 20,350.00	\$ 20,350.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$20,350.00

Schedule A/B: Property Page 7 of 7 Official Form 106A/B Record # 712543

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Fill in this in	nformation to identi		
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number	r		_
(If known)			

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
. Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1992 Buick LeSabre with over 200,000 miles	\$ <u>3,875</u>	\$_0	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2008 Dodge Durango with over 100,000 miles	\$_9,700	\$_0	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2005 Chevrolet Trailblazer with over 155,000 miles	\$ <u>7,450</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 712543	Schedule C: 1	The Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Randle

Document

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Middle Name

Last Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>500</u>	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, designer wear, shoes, accessories	\$ <u>150</u>	\$	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry, engagement rings, wedding	\$_ 500	<b></b>	735 ILCS 5/12-1001(a),(e) - \$500.00
Line from Schedule A/B:	rings 12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Green Dot Prepaid Debit , 25.00	\$ <u>25</u>	<b>\$</b>	735 ILCS 5/12-1001(b) - \$25.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, City of Chicago, 0.00	\$Unknown	<b>\$</b>	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	TERM life insurance	\$ <u>0</u>	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
	Whole Life Insurance with State Farm	\$_ 1,000	<b>\$</b>	735 ILCS 5/12-1001(f) - \$1,000.00
	31		100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:  Are you claiming (Subject to adjust No.	Whole Life Insurance with State Farm	\$_1,000 than \$155,675? after that for cases filed on	100% of fair market value, up to any applicable statutory limit  \$ 100% of fair market value, up to any applicable statutory limit  or after the date of adjustment .)	735 ILCS 5/12-1
No	. , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	,	
Yes.				

Fill in this in	formation to identify yo		Filod 06/24/16	Entered 06/24/1 9 of 60	16 16:46:09	Desc Main	
				3 01 00			
Debtor 1	Randle	E	Martin				
	First Name Charisse	Middle Name	Last Name <b>Martin</b>				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, II IIIIIIg)	riistivaille	Middle Name	Last Name				
United States	Bankruptcy Court for the : _	NORTHERN Distric	ct of <u>ILLINOIS</u> (State)			_	
Case Number	г					Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
chedule	D: Creditors W	/ho Have Cla	aims Secured by F	Property			12/15
e as complete formation. If r	and accurate as possib	ole. If two married po copy the Additional	eople are filing together, both Page, fill it out, number the e	are equally responsible fo		ny	
	ditors have claims secu	•	,				
`			-	b			
			t with your other schedules. Yo	ou nave notning eise to repo	rt on this form.		
Yes. Fil	Il in all of the information	below.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			e secured claim, list the creditor		Amount of claim	Value of collateral	Unsecured
		· ·	ar claim, list the other creditors er according to the creditors na		Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
0.4				and the state of	<b>\$</b> 10,817.00	<b>\$</b> 7,450.00	<b>\$</b> 3,367.00
	Acceptance		escribe the property that secure		\$_10,617.00	\$ 1,430.00	\$ 3,307.00
Creditor's Po Box		20	005 Chevrolet Trailblazer with	over 155,000 miles			
Number	Street						
		A:	s of the date you file, the claim	is: Check all that apply.	_		
Southfie	eld MI	48037	Contingent				
City		Zip Code	Unliquidated				
		L	Disputed				
Who owes	the debt? Check one.	N:	An agreement you made (such a	•			
Debtor	•	•	An agreement you made (such a car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and anot	ther	Judgment lien from a lawsuit				
Chock	if this claim relates to a		Other (including a right to offset)				
	unity debt						
Date Debt	was incurred2015-	05-22 La	ast 4 digits of account number	<u>7135</u>			
2.2 Credit A	Acceptance	D	escribe the property that secure	es the claim:	<b>\$</b> 17,649.00	\$ <u>9,700.00</u>	\$ <u>7,949.00</u>
Creditor's		20	008 Dodge Durango with over	100,000 miles			
Po Box Number	Street						
Number	Sueet	_	o of the data you file the claim	in. Charle all that apply			
		A:	s of the date you file, the claim Contingent	is: Check all that apply.			
Southfie	eld MI	48037	Unliquidated				
City	State	e Zip Code	Disputed				
Who owes	the debt? Check one.	Na	ature of Lien. Check all that appl	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	•	Г	car loan)				
=	1 and Debtor 2 only tone of the debtors and anot	L ther F	Statutory lien (such as tax lien, musclessed)  Judgment lien from a lawsuit	nechanic's lien)			
At least	. c or the debtors and dilot		Other (including a right to offset)				
	if this claim relates to a	L	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5				
	unity debt was incurred <sup>2015</sup> -	05-25 La	ast 4 digits of account number	6981			
			this page. Write that number		\$ <u>28,466.00</u>		

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Randle Debtor 1

Part	Additional Page  After Isiting any entries on this page, numby 2.4, and so forth.	nber them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any			
2.3	Union Auto Sales	Describe the property that secures the claim:	\$ 5,684.08	\$ <u>3,875.00</u>	\$ <u>1,809.08</u>			
	Creditor's Name 8700 S. Chicago Ave. Number Street	1992 Buick LeSabre with over 200,000 miles						
		As of the date you file, the claim is: Check all that apply.	_					
	ChicagoIL60617CityStateZip Code	Contingent Unliquidated Disputed						
w	/ho owes the debt? Check one.	Nature of Lien. Check all that apply.						
	Debtor 1 only	An agreement you made (such as mortgage or secured						
	Debtor 2 only	car loan)						
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)						
L	At least one of the debtors and another	Judgment lien from a lawsuit						
	Check if this claim relates to a community debt	Other (including a right to offset)						
D	ate Debt was incurred	Last 4 digits of account number						

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>34,150.08</u>

Part 2:

Fill i	n this inf	Caso 16 20602		1 Eilad	06/24/16			6:46:09	Desc Main	
		ionnation to facility your ca				1 0	f 60			
Deb	tor 1	Randle	E		Martin					
		First Name Charisse	Middle Name		Last Name Martin					
Debi	tor 2 se, if filing)		Middle Name		Last Name					
(Орой	sc, ii iiiiig)	1 iist waiiic	Wildlie Name		Lastivamo					
Unite	ed States	Bankruptcy Court for the : <u>NOF</u>	RTHERN_ Dis	trict of <u>ILLINOIS</u>	(State)					
	e Number				,				<del></del>	this is an
	nown)								amended	J filing
<u>Offic</u>	ial Fo	orm 106E/F								
<u>iche</u>	dule	E/F: Creditors Wh	<u>no Have</u>	Unsecu	ed Claims					12/15
ist the / <i>B: Pr</i> reditor eeded	other pa operty (C rs with pa , copy th ny addit	and accurate as possible. Userly to any executory contract official Form 106A/B) and on artially secured claims that are Part you need, fill it out, notional pages, write your name list All of Your PRIORITY Unse	cts or unexp Schedule G are listed in S umber the er e and case n	ired leases that Executory Co Schedule D: Co ntries in the bo umber (if know	nt could result in a contracts and Unex reditors Who Have exes on the left. At	claim. Also list pired Leases (C c Claims Secure	executory contract Official Form 106G and by Property. If i	cts on <i>Schedu</i> i). Do not inclu more space is	ile ide any	
		ditors have priority unsecure	d claims ag	ainet vou?						
1. DO	-		eu ciaiiiis age	amst your						
		to Part 2.								
	Yes.	our priority unsecured claim	e If a credito	or has more tha	n one priority unse	cured claim list	the creditor senars	ataly for each o	Jaim For	
ead noi uns	ch claim l npriority a secured o	listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation	aim it is. If a c e, list the clai n Page of Pa	claim has both ms in alphabet rt 1. If more tha	priority and nonprio ical order according an one creditor hold	rity amounts, lis g to the creditor's ls a particular cla	t that claim here ar s name. If you hav	nd show both pee more than tw	oriority and o priority	
(FC	or an exp	lanation of each type of claim	, see the inst	ructions for this	form in the instruc	tion bookiet.)		Total claim	Priority	Nonpriority
									amount	amount
Part	2:	ist All of Your NONPRIORITY	Unsecured CI	aims						
3. <b>Do</b>	any cred	ditors have nonpriority unsec	cured claims	against you?						
	No. You	u have nothing to report in this	s part. Subm	it this form to t	ne court with your o	other schedules.				
	Yes.									
nor inc	npriority ( luded in l	our nonpriority unsecured cl unsecured claim, list the credi Part 1. If more than one credit ut the Continuation Page of Pa	tor separatel tor holds a pa	y for each clain	n. For each claim lis	sted, identify wh	at type of claim it is	s. Do not list cl	aims already	
Gla	1113 1111 00	at the Continuation Fage of Fa	ait Z.							Total claim
4.1		ince NOW		Last 4 digits of	account number _	0577				<b>\$</b> 4,758.00
	Creditor's N	Name eadquarters Dr		When was the	debt incurred?	2012-2013				
	Number	Street								
					you file, the claim is	: Check all that a	pply.			
	Plano	TX 750	)24	Contingent						
	City	State Zip	Code	Unliquidated Disputed						
W	ho owes Debtor 1	the debt? Check one.		Disputed						
₹	Debtor 2	•		Type of NONPI	RIORITY unsecured	claim:				
F	=	I and Debtor 2 only		Student loan						
F	=	one of the debtors and another		=	arising out of a separa	tion agreement or	divorce			
F	=	if this claim relates to a			not report as priority c	-				
_	commu	inity debt		Debts to pen	sion or profit-sharing	plans, and other si	imilar debts			
Is		n subject to offest?		_						
F	No Tv			Other. Speci	fy Housing/Renta	al/Lease				
	Yes									

Case 16-20692 Doc 1 Filed 06/24/16 Entered 06/24/16 16:46:09 Desc Main Page 22 of 60 Case Number (if known) Document Randle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** AT T U-Verse \$ 2,285.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 Po Box 3097 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Bloomington 61702 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes City of Chicago Bureau Parking \$ 1,080.00 Last 4 digits of account number 4.3 PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60680 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes City of Chicago Bureau Parking \$ 2,000.00 4.4 Last 4 digits of account number Creditor's Name PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60680 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-20692 Doc 1 Filed 06/24/16 Entered 06/24/16 16:46:09 Desc Main Page 23 of 60 Case Number (if known) Document Randle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comcast Chicago \$ 492.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 725 Canton St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MA 02062 Norwood Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Credit Collection Services \$ 500.00 Last 4 digits of account number 4.6 Two Wells Ave., Dept. 7249 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MA 02459 Newton Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes Northwestern Medical Faculty \$ 5,000.00 4.7 Last 4 digits of account number Creditor's Name 675 N. Saint Clair, #15-120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60611 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce

Student loans

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Debtor 1	Randle	Case 16-20692	Doc 1	Filed 06/24/16 Document	Entered 06/24/16 16:46:09 Page 24 of 60 Case Number (if known)	Desc Main	_
	First Name	Middle Nam	ie	Last Name			
Part	2+ Your NO	ONPRIORITY Unsecured Ci	aims - Continu	ation Page			
After lis	sting any entri	es on this page, number	them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Clair
4.8	Northwestern	medicine	La	st 4 digits of account numbe	or		<b>\$</b> 300.00
	Creditor's Name 28155 Networ	rk Place Street	w	hen was the debt incurred?			
	Chicago City //ho owes the do	IL 6067 State Zip Co		of the date you file, the clain Contingent Unliquidated Disputed	m is: Check all that apply.		
	=	the debtors and another claim relates to a lebt	ту [	pe of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar	paration agreement or divorce		
	No Yes	ect to onest:		Other. Specify			
4.9	One Way Auto Creditor's Name 812 Conkey S			st 4 digits of account number	or		\$ <u>0.00</u>
	Hammond	IN 4632	_ [	of the date you file, the clain	m is: Check all that apply.		

Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Peoples GAS Light COKE CO 7156 **\$**1,988.00 Last 4 digits of account number 4.10 Creditor's Name 2015-2015 4615 Dundas Dr Ste 102 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Greensboro NC 27407 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor

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Debtor 1 Randle

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
	Arnold Scott Harris PC			On which entry in Part 1 or Part 2	list the original creditor?				
	Name 111 W Jackson Blvd Ste 600 Number Street		_	Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago	IL State Z	60604 ip Code	Last 4 digits of account number _					
	Comcast Cable			On which entry in Part 1 or Part 2	list the original creditor?				
	Name PO Box 7890 Number Street		_	Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
	Southeastern City	Pa State Z	A 19398	Last 4 digits of account number _					

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Randle Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.0	00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0	00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0	00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0	00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.0	00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$ 0.0	00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.6	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.0	00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$0.0 \$0.0	00

Schedule E/F: Creditors Who Have Unsecured Claims

Eill i	n this inf		6 20602 F	)oc 1	Eilad 06/24/16	Entered 06/24/16 16:46	3:09 Desc Main	
FIII I	II UIIS IIII	ormation to iu	entity your case.			8 of 60		
Deb	tor 1	Randle	E		Martin			
Б.1	0	First Name Charisse	Middle N	lame	Last Name <b>Martin</b>			
	tor 2 se, if filing)	First Name	Middle N	lame	Last Name			
Unit	ed States I	Bankruptcy Court	for the : <u>NORTHER</u>	N District	of <u>ILLINOIS</u>			
	e Number <sub>.</sub>				(State)		Check if this is an amended filing	
Offic	ial Fo	orm 1060	3				-	
				cts an	d Unexpired Lea	SAS	12	2/15
nformaddition  1. Do	you have No. Che Yes. Fill	nore space is now and the space any executor each this box and in all of the info	needed, copy the ad ame and case number or contracts or unex d submit this form to cormation below ever on or company with	ditional pa per (if know opired lease the court v n if the cont whom you	ge, fill it out, number the evn). es? vith your other schedules. Y racts or leases are listed in	n are equally responsible for supplying of atries, and attach it to this page. On the form the four have nothing else to report on this form Schedule A/B: Property (Official Form 106). Then state what each contract or lease auction booklet for more examples of execution states.	n. 6A/B) e is for (for	
	expired le		e, cen phone). Gee	tile ilistide		detail bookiet for more examples of execu	atory contracts and	
P6	erson or	company with	whom you have the	e contract o	or lease	State what the contract	or lease is for	
2.1	Progress	sive Leasing, L	LC					
	Name	st Data Drive						
	Number	Street				-		
	Draper			UT 8	34020	_		
	City			State	Zip Code			
2.2								
	Name							
	Number	Street				-		
	City			State	Zip Code	-		
2.3								_
	Name					•		
	Number	Street				-		
	City			State	Zip Code	-		
2.4								_
	Name							
	Number	Street				-		
	City			State	Zip Code	-		
2.5								
	Name							
	Number	Street				-		

State Zip Code

City

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	ILLINOIS
Case Number			(State)
(If known)			_

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	aditional P	ages, write your name a	and case number (if known). Answe	r every question.	
1. D	o you have	any codebtors? (If you	are filing a joint case, do not list eithe	er spouse as a codebto	or.)
	No.				
	Yes				
		• •	red in a community property state o , Nevada, New Mexico, Puerto Rico,	- '	y property states and territories include d Wisconsin.)
	No. Go	o line 3.			
		your spouse, former sp	ouse, or legal equivalent live with you	u at the time?	
	∐ No □ Yes	Inwhich community sta	ate or territory did you live?	Fill in th	e name and current address of that person.
		y ca			o name and san on each of the police.
	Name	of your spouse, former spouse	or legal equivalent		
	Numb	er Street		<del></del>	
	City		State	Zip Code	
s	chedule D	_	r only if that person is a guarantor o chedule E/F (Official Form 106E/F), o out Column 2.	•	-
	Column 1:	Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1	Eric And	erson			Schedule D, line2
	Name 9218 S.	Anthony			Schedule E/F, line
	Number Chicago	Street	IL	60617	Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS
(If known)			

# Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Clerical Custodia	1	
	Occupation may Include student or homemaker, if it applies.	Employers name	City of Chicago		
		Employers address	333 S. State St., S	te. 320	
			Chicago, IL 60604	<u> </u>	
		How long employed there?	22 years		
	It 2: Give Details About Monthl				
ra	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ne date you file this form. If you h	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa alculate what the monthly wage w	•	\$4,857.34	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,857.34	\$0.00

 Official Form 106I
 Record # 712543
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here	4.	\$4,857.34	\$0.00	
5. List a	Il payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a. —	\$763.28	\$0.00	
5b.	Mandatory contributions for retirement plans	5b. 	\$392.66	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$127.96	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	-
5g.	Union dues	5g.	\$66.08	\$0.00	'
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	1
6. Add th	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,349.98	\$0.00	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,507.36	\$0.00	ĺ
8. List all	other income regularly received:	_			•
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$194.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h	\$0.00	\$0.00	
9. <b>Add</b>	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$194.00	
10. <b>Cal</b>	culate monthly income. Add line 7 + line 9.	10.	\$3,507.36 +	\$194.00	= \$3,701.36
Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψ0,007.00	ψ104.00	Ψ3,701.30
Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen	,		11. \$0.00
12. <b>Add</b>	d the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.		·
	te that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	12. <b>\$3,701.36</b>
	you expect an increase or decrease within the year after you file this form -	1?			
х	No.				
	Yes. Explain:				

Case 16-20692 Doc 1 Filed 06/24/16 Entered 06/24/16 16:46:09 Desc Main Document Page 32 of 60 Fill in this information to identify your case: Ε Randle Martin Check if this is: Middle Name Last Name An amended filing Charisse Martin A supplement showing post-petition chapter 13 Last Name Middle Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for No Debtor 2. each dependent..... Daughter 19 Х Yes Do not state the dependents' names Nο Granddaughter Х Yes Nο Granddaughter 0 Х Yes X No Yes Х No Do your expenses include

expenses of people other than yourself and your dependents?

Debtor 1

Debtor 2

(If known)

question.

Part 1:

No

Part 2: **Estimate Your Ongoing Monthly Expenses** 

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Include expenses paid for with non-cash government assistance if you know the value

\$1,100.00

\$0.00 \$0.00 \$50.00

\$0.00

Your expenses

4c.

4d.

4.	The rental or home ownership expenses for your residence.	Include first mortgage payments and
	any rent for the ground or lot.	

If not included in line 4: Real estate taxes

Official Form 106J

	Trout octato taxoo
4b.	Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

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Randle E Document Martin

Debtor 1

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Case Number (if known)

	First Name Middle Name	Last Name		Vour ovnone	
				Your expens	ses
i.	Additional Mortgage payments for your residence	ce, such as home equity loans	5.		\$0.0
	Utilities: 6a. Electricity, heat, natural gas		6a.		\$200.0
	6b. Water, sewer, garbage collection		6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and	I cable service	6c.		\$355.0
	6d. Other. Specify:		6d.	\$	0.0
	Food and housekeeping supplies		7.		\$547.0
	Childcare and children's education costs		8.		\$0.
	Clothing, laundry, and dry cleaning		9.		\$90.
	Personal care products and services		10.		\$85.
	Medical and dental expenses		11.		\$100.
	Transportation. Include gas, maintenance, bus or	train fare	12.		\$533.
۷.	Do not include car payments.	uaiii iaie.			*****
3.	Entertainment, clubs, recreation, newspapers, m	agazines, and books	13.		\$0.
١.	Charitable contributions and religious donations	3	14.		\$4.
	Insurance.  Do not include insurance deducted from your pay of the control of the	or included in lines 4 or 20.			
	15a. Life insurance		15a.		\$0.
	15b. Health insurance		15b.		\$0.
	15c. Vehicle insurance		15c.		\$130.
	15d. Other insurance. Specify:		15d.		\$0.
6.	Taxes. Do not include taxes deducted from your pa	ay or included in lines 4 or 20.			
	Specify:		16.		\$0.
<b>'</b> .	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$0.
	17b. Car payments for Vehicle 2		17b.		\$0
	17c. Other. Specify:		17c.		\$0.
	17d. Other. Specify:		17d.		\$0.
3.	Your payments of alimony, maintenance, and su	pport that you did not report as dedu	cted		
	from your pay on line 5, Schedule I, Your Incom	e (Official Form 106I).	18.		\$0.
9.	Other payments you make to support others who	o do not live with you.			
	Specify:		19.		\$0.
).	Other real property expenses not included in line	es 4 or 5 of this form or on Schedule I	: Your Income.		
	20a. Mortgages on other property		20a.		\$ 0.
	20b. Real estate taxes		20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.
	20e. Homeowner's association or condominium du	ies	20e.	\$	0.

Official Form 106J Record # 712543 Schedule J: Your Expenses

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Debtor	1 Kanu	<u>E</u>	IVIALUIT	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$5.50),		_	21.	\$5.50
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$3,200.38
	The resu	It is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$3,701.36
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>–</b>	\$3,200.38
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$500.98
		The result is your monthly net income.			_	
24.	Do vou e	xpect an increase or decrease in your e	xpenses within the vear after vou	file this form?		
	-	nple, do you expect to finish paying for you	•			
	mortgage	e payment to increase or decrease because	se of a modification to the terms of y	your mortgage?		
	X No					
	Yes	. Explain Here:				
	ш	·				

 Official Form 106J
 Record #
 712543
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identi	fy your case:	
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number		the : <u>NORTHERN</u> District of	F_ <u>ILLINOIS</u> (State)
(If known)			

# Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you hav or agree to hav someone who is	NOT an attorney to help you fill out bankruptcy forms?
<u> </u>	to I all attorney to help you hill out banki uptcy forms:
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	read the summary and schedules filed with this declaration and that they are true and
correct.	
/s/ Randle E Martin	/s/ Charisse Martin
Signature of Debtor 1	Signature of Debtor 2
06/23/2016	- 06/23/2016
Date 06/23/2016 MM / DD / YYYY	Date
WWW 7 55 7 1111	WINE F DO F TITT

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			COGITION LAGO
Fill in this in	formation to identi	fy your case:	
Debtor 1	Randle	E	Martin
	First Name	Middle Name	Last Name
Debtor 2	Charisse		Martin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	_ILLINOIS(State)
Case Number (If known)	「 <u></u>		

# Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.									
Give Details About Your Marital Status and Where You Lived Before									
01.	01. What is your current marital status?								
	Married								
	Not married								
02	02 During the last 3 years, have you lived anywhere other than where you live now?								
	■ No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
	_ , , , , , , , , , , , , , , , , , , ,	·							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
03	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington,								
	and Wisconsin.)								
	■ No.								
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
Part 2: Explain the Sources of Your Income									

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Debtor 1 Randle Martin Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 29,143 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 56,771 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$ 55,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$1,164 From January 1 of current year until the date you filed for bankruptcy: LINK \$ 2,328 For last calendar year: (January 1 to December 31, 2015) LINK For last calendar year: \$ 2,328 (January 1 to December 31, 2014)

Entered 06/24/16 16:46:09 Desc Main Case 16-20692 Doc 1 Filed 06/24/16 Document Page 38 of 60 Randle Martin Case Number (if known) \_ First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?  $\square$  No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Credit Acceptance Po Box 513 Monthly \$ 10,817 Mortgage Car Southfield MI 48037 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider.

Part 4

Identify Legal actions, Repossessions, and Foreclosures

Total amount

paid

Amount you still

Dates of

payment

Reason for this payment

Include creditor's name

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Debtor	1 Randle	E	Martin	Case Number (if know	(n)	
	First Name	Middle Name	Last Name			
L		cluding personal injury case		t action, or administrative proceeding? s, collection suits, paternity actions, sup	oport or custody	
	☐ No.					
	Yes. Fill in the detai	ls.				
			Nature of the case	Court or agency		Status of the case
	Borsuk; Chester V	S Randle Martin	Collection	Cook County Circuit Court		Pending
	CASE NUMBER#	11M1178081				On appeal
						Concluded
		u filed for bankruptcy, was a fill in the details below.	any of your property repossesse	ed, foreclosed, garnished, attached, sei	zed, or levied?	
	No. Go to line 11					
	Yes. Fill in the inform	mation below.				
			Describe the property	Da	ate	Value of the property
	Credit Acceptance	<u> </u>	2008 Dodge Durango	M	arch 2015	\$ 9,700
	PO Box 513					
	Southfield, MI 480	37				
			Fundain what have and			
			Explain what happened  Property was reposses	pand		
			Property was foreclose			
			Property was garnishe			
			Property was attached			
			_			
	-	you filed for bankruptcy, o yment because you owed		nk or financial institution, set off any	amounts from y	your accounts
	No. Go to line 11					
	Yes. Fill in the inform	mation below.				
		ou filed for bankruptcy, wa er, a custodian, or anothe		ossession of an assignee for the ben	efit of creditors	, a
1 7	No.					
L	Yes.					
Pai	List Certain Gif	ts and Contributions				
		ou filed for bankruptcy, d	lid you give any gifts with a tota	al value of more than \$600 per person	?	
	No.					
	Yes. Fill in the detai	ls for each gift				
			lid you give any gifts or contrib	outions with a total value of more than	\$600 to any ch	arity?
١.	_	, ou up. o, ,	, g , g		4000 to u.i.y o.i.	
	No.	la fan an de eife				
	Yes. Fill in the detai	is for each gift.				
	Gifts or contributio total more than \$60		Describe what you contri		Date you contributed	Value
	Crusade of Mercy		Charitable Contribution	Т	wice Monthly	\$2

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Randle Martin Case Number (if known) \_ First Name Middle Name Last Name List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer 2016 Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8:

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Randle Martin Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

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ebtor 1 Randle E Martin Case Number (if known) \_\_\_\_\_\_\_

Part 11: Give Details About Your Business or Connection	ns to Any Business
27 Within 4 years before you filed for bankruptcy, did yo	ou own a business or have any of the following connections to any business?
☐ A sole proprietor or self-employed in a trade, p	profession, or other activity, either full-time or part-time
A member of a limited liability company (LLC)	or limited liability partnership (LLP)
A partner in a partnership	
An officer, director, or managing executive of	a corporation
An owner of at least 5% of the voting or equity	securities of a corporation
No. None of the above applies. Go to Part 12.	
Yes. Check all that apply above and fill in the details	s below for each business.
Within 2 years before you filed for bankruptcy, did yo institutions, creditors, or other parties.	ou give a financial statement to anyone about your business? Include all financial
■ No.	
Yes. Fill in the details.	
— Date issue	d
Part 12: Sign Below	
_	g a false statement, concealing property, or obtaining money or property by fraud es up to \$250,000, or imprisonment for up to 20 years, or both.   **X** /s/ Charisse Martin**
Signature of Debtor 1	Signature of Debtor 2
Date _06/23/2016	Date 06/23/2016
MM / DD / YYYY	MM / DD / YYYY
Did you attach additional pages to <i>Your Statement of F</i> No  Yes  Did you pay or agree to pay someone who is not an att	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  Storney to help you fill out bankruptcy forms?
■ No	
	Attach the Denkrington Betition Brown and Nation
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Randle E Mar	tin and Charisse Martin / Debtors		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF	COMPENSATION OF ATTOR	NEY FOR DEI	BTOR
compensation j	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 paid to me within one year before the filing be rendered on behalf of the debtor(s) in co	of the petition in bankruptcy, or	agreed to be paid	d to me, for services
For legal	services, I have agreed to accept	\$4,000.00		
Prior to the	he filing of this statement I have received	\$0.00		
Balance I	Due	\$4,000.00		
2. The source	ee of the compensation paid to me was:			
Deb	otor(s) Other: (specify			
3. The source	ee of compensation to be paid to me is:			
De	ebtor(s) Other: (specify			
4. I hav	ve not agreed to share the above-disclosed c	ompensation with any other person	on unless they ar	re members and associates
I hav	ve agreed to share the above-disclosed comp	pensation with a other person or p	ersons who are	not members or associates
5. In return f case, inclu	for the above-disclosed fee, I have agreed to uding:	o render legal service for all aspec	ets of the bankru	ptcy
a. Anal bankruptcy;	ysis of the debtor's financial situation, and	rendering advice to the debtor in	determining wh	ether to file a petition in
b. Prepa	aration and filing of any petition, schedules	, statements of affairs and plan w	hich may be req	uired;
c. Repr	esentation of the debtor at the meeting of co	reditors and confirmation hearing	, and any adjour	ned hearings thereof;
<b>6.</b> By agreen	nent with the debtor(s), the above-disclosed	I fee does not include the following	ng service:	
		CERTIFICATION		
	I certify that the foregoing is a comp payment to	lete statement of any agreement of	or arrangement for	or
	me for representation of the debtor(s) in			
	Date: 06/24/2016	/s/ Lisa LaShawn Haley		
	Date	Signature of Attorney		

712543 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

  3. Before signing this agreement, the attorney has received ,\$ \_\_\_\_\_\_

  toward the flat fee, leaving a balance due of \$ \_\_\_\_\_\_, and \$ \_\_\_\_\_\_ 310.00 for expenses,



leaving a balance due for the filing fee of \$ \_\_\_\_

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for the

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6 17 /6

Signed:

Pebtof(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com

Date: 6/17/2016

Consultation Attorney: SHI

Record #: 712-543

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filling fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$ per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support

obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge and will be required to pay a fee to have it reopened.

Randle Martin (Debtor)

Attorney for the D btor(s)

presenting Geraci Law L

Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Randle E Martin and Charisse Martin / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 06/23/2016	/s/ Randle E Martin	X Date & Sign
	Randle E Martin	

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/23/2016

/s/ Charisse Martin

Charisse Martin

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

## Document Page 52 of 60 In re Randle E Martin and Charisse Martin / Debtors

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Randle E Martin and Charisse Martin / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/23/2016	/s/ Randle E Martin		
	Randle E Martin		
Dated: 06/23/2016	/s/ Charisse Martin		
	Charisse Martin		
Dated: 06/24/2016	/s/ Lisa LaShawn Haley		
	Attorney: Lisa LaShawn Haley		

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Debtor	1 Randle	E Martir	Case Number (	(if known)		
Debioi	First Name	Middle Name Last Name				
		•				
Part	6: Answer These Questio	ns for Reporting Purposes				
16.	What kind of debts do	16a. Are your debts primari	ly consumer debts? Consumer debts are d al primarily for a personal, family, or household	efined in 11 U.S.C. § 101(8)		
	you have?	as "incurred by an individual No. Go to line 16b.	al primarily for a personal, family, or household	, purpose.		
		Yes. Go to line 17.				
,		16b. Are your debts primari money for a business or in	ly business debts? Business debts are deb vestment or through the operation of the busin	ots that you incurred to obtain less or investment.		
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you	owe that are not consumer debts or business	debts.		
17.	Are you filing under	No. I am not filing under	Chapter 7 Co to line 18			
	Chapter 7?		·			
	Do you estimate that after		pter 7. Do you estimate that after any exempt ses are paid that funds will be available to dist	property is excluded and property is excluded and property is excluded and property in the property in the property is excluded and property in the property is excluded and property in the property is excluded and propert		
	any exempt property is excluded and	∏No.				
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	administrative expenses	Yes.	•			
	are paid that funds will be		1			
	available for distribution					
	to unsecured creditors?		□ 4 000 E 000	<b>25,001-50,000</b>		
18.	How many creditors do	■ 1-49	☐ 1,000-5,000 ☐ 5,001-10,000	50,001-100,000		
3	you estimate that you owe?	☐ 50-99 ☐ 100-199	10,001-25,000	☐ More than 100,000		
-	Owe:	200-999	,			
		\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
19.	How much do you estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion		
***************************************	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion		
	Hamman do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion		
20.	How much do you estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
an America	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
Lagrance deliter has		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
Pa	17: Sign Below		·			
****		t t in all this notition of	nd I declare under penalty of perjury that the in	nformation provided is true and		
For	you	correct.	nu ruedare under pendity of perjury manager			
COMMON COLUMN A COLUM		If I have chosen to file under Cl of title 11, United States Code. under Chapter 7.	napter 7, I am aware that I may proceed, if elig I understand the relief available under each ci	lible, under Chapter 7, 11,12, or 13 napter, and I choose to proceed		
variation of the state of the s		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
ACTIVAL SANCTANANCE ANTICOLORICA		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
connect in the connection and connection in	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152_1341, 1519, and 3571.					
TATANA ATTO ANNO ANTO ANTO ANTO ANTO ANT		x Jumble 8 Signature of Debtor 1	Martis x (	harrise Harters		
Company apparation of the Company of		Executed on	<i>[]</i> /2016 Ex	recuted on <u>06 / <b>33</b> /2</u> 016 MM / DD / YYYY		

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Fill in this in	formation to identif	y your case:	\$ 10 to be the second	· · · · · · · · · · · · · · · · · · ·		
Debtor 1	Randle	Ε	Martin	** 1:	and the second	
	First Name	Middle Name	Last Name	,		
Debtor 2	Charisse		<u>Martin</u>			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States  Case Number (If known)		he: <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u> (State)	. *	·	Check if this is a amended filing

## Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	\\\\\\\\\
id you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
nder penalty of perjury, I declare that I have read the summary orrect.	and schedules filed with this declaration and that they are true and
BU am	* Charine How. B Signature of Debtor 2
Date <u>0 6 / 8 3 /201</u> 6 MM / DD / YYYY	Date : 1 2 3/2016 MM / DD / YYYY

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Case Number (if known)

FIIST NAME WARDE NAME	
	•
Part 11: Give Details About Your Business or Connections to Any Bu	siness
27 Michigan Annual Lafana yang Silad San bankanyatan didunggan alam	isiness or have any of the following connections to any business?
A sole proprietor or self-employed in a trade, profession,	or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited	iability partnership (LLP)
	••••
A partner in a partnership	
An officer, director, or managing executive of a corporati	on
An owner of at least 5% of the voting or equity securities	of a corporation
No. Name of the charge applies. Co to Bort 12	
No. None of the above applies. Go to Part 12.	
Yes. Check all that apply above and fill in the details below for	each business.
CO 1851 5 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	annial etatement to envene about your business? Include all financial
	nancial statement to anyone about your business? Include all financial
institutions, creditors, or other parties.	
No.	
☐ Vec Cill in the details	
Yes. Fill in the details.	
Date Issued	,
Part 12: Sign Below	
0-3-1 - 0-3-1	
I have read the answers on this Statement of Financial Affairs and	any attachments, and I declare under penalty of perjury that the
answers are true and correct I understand that making a false st	stement, concealing property, or obtaining money or property by fraud
in connection with a bankruptcy case can result in fines up to \$2	50.000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.	,
10 0.5.5. gg 152, 1641, 1615, and 361 11	
M. II. C. M.	. 11 - 11 - 10
* // /andre C / lavins	x Charesse Hartin
Signature of Debtor 1	Signature of Debtor 2
-	
Date <u>06                                   </u>	Date <u><b>06</b> / <b>43</b> /2016</u>
Date <u>00 0 72016</u>	Date
MM / DD / YYYY	MM / UU / YYYY
Did you attach additional pages to Your Statement of Financial A	ffeire for Individuals Filing for Bankruntcy (Official Form 107)?
Dia you attach additional pages to Your Statement of Financial A	mano io, manifesta i miligi ioi wanimale of farmonia i armi i ariji.
No.	
Yes	
Did you pay or agree to pay someone who is not an attorney to h	eip you fill out bankruptcy forms?
_	
No	
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).

Debtor 1

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## DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/ve have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR DETITION IS OCCURATE!!!

Dated: 16/23 /2016

Randle E Martin

X Date & Sign

Dated: 06/ 03/2016

Charine Martin

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Randle E Martin and Charisse Martin / Debtors

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 06/23/2016

Dated: 06/23/2016

Dated: 06/23/2016

Dated: 06/23/2016

Dated: 06/23/2016

X Date & Sign

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under menalty of perjury that the information on this statement and in any attachments is true and correct.

Randle E Martin

Charisse Martin

Date: 06 / a3 /2016

Date: <u>Db / J 3 /</u>2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Randle E Martin and Charisse Martin / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Pode, the Bankruptcy Rules, and the local rules of the court. The

Dated: 16 /23 /2016

Randle E Martin

X Date & Sign

Dated: U(a / 23 /2010

Charisse Martih

X Date & Sign

Dated: 4 24 /2016

Attorney: Lisa LaShawa Haley